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## TO

NAME  
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FAX NO.:  
PHONE NO.:U.S. Patent Office TC 3600/Examiner Colbert  
United States Patent and Trademark Office  
703-872-9306  
703-308-7064

PAGES (INCLUDING COVER):

27

ORIGINAL TO FOLLOW IN MAIL:

☐ Yes ☒ No

## FROM

NAME:  
DIRECT DIAL:Nancy J. Flint  
305-810-2522

## MESSAGE

Examiner Colbert, attached is a Response to the Office Action dated September 9, 2004 for U.S. Patent Application Ser. No. 09/506,434. Thank you very much for your assistance in this matter.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 - 535 - 2700 .

## OPERATOR

DATE:  
TIME:  
CLIENT/MATTER NAME:  
CLIENT/MATTER NO.:

December 8, 2004

47004  
000059

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DEC 08 2004

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/506,434 Confirmation No.: 8248  
Applicant : Ravi Acharya et. al.  
Filed : February 18, 2000  
Title : System and Method for Electronic Deposit of Third Party Checks By  
Non-Commercial Banking Customers From Remote Locations  
TC/Art Unit : 3624  
Examiner: : Ella Colbert  
  
Docket No. : 47004.000059  
Customer No. : 21967

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO OFFICE ACTION DATED SEPTEMBER 8, 2004**

Sir:

Applicants hereby submit this Amendment and Response to the Office Action mailed on September 8, 2004 ("Office Action") and request that the application be reconsidered in light of the amendments and remarks made herein.

Amendments to the specification begin on page 2 of this Response.

Amendments to the claims begin on page 3 of this Response.

Remarks begin on page 12 of this Response.

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Nancy J. Flint

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certificate must identify each submitted paper.

1. Response to Office Action for U.S. Patent Application Ser. No. 09/506,434  
22 pages
2. Replacement drawings Figs. 1-3 3 pages
3. Certificate of Fax Transmission, 1 page
4. Fax Cover Sheet, 1 page